

RHPMPL ALLIANCE PORTFOLIO SCHEME

A Solution for Your Regular Income Needs



WE ARE



- Established in 2003
- Head quartered in Bangalore with offices in Mumbai, New Delhi, Pune and Chennai.
- Providing End to End Wealth Management Solutions to 1000+ families
- 95%+ Retention rate reflecting a satisfied client base
- 30+ Competent & Certified client facing team members
- One 5-Star & two 4-Star PMS schemes by PMS Bazaar
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2500+
Rs Crores AUA

60+
Employees

5 Branches
across India

20 Years
of serving clients

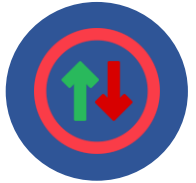
Join the RH family to achieve your sustainable wealth creation goals

WHY RH PMS?



Disciplined Investment Process

Structured Quantitative and Qualitative Framework & Methodologies



Contrarian Approach

Based on deep understanding of market cycles



Customized Services

Services Customized to Client Needs & Regular Updates on Events through Infographics and Notes



Strong Risk Management

Strong Emphasis on Compliance & Risk Management



Experienced Team

Certified and Credentialed Team with 500+ Man Years of Experience



Customer Centric Model

Single Point of Contact with direct Access to Fund Manager

RHPMPL ALLIANCE PORTFOLIO FUND

A smart solution for 3 stages of Retirement planning

- Corpus creation for future monthly income
- Option to generate monthly income
- Generating monthly income

Distinct strategies for 3 stage Retirement planning

- Capital appreciating portfolio (70:30 Equity : Debt)
- Balanced portfolio (50:50 Equity : Debt)
- Capital protecting portfolio (30:70 Equity : Debt)

Flexibility to move between the 3 variants based on need without any entry/exit load

Single dashboard for performance of Equity, Debt, Bond & Gold



BENEFITS OF RHPMPL ALLIANCE PORTFOLIO SCHEME

01

Tailored as per your risk

RHPMPL Alliance Portfolio offers three variations which are tailored to three major risk categories of investors.

02

Hedge against inflation

RHPMPL Alliance Portfolio helps to generate inflation adjusted returns, which means rise in prices which might affect periodic expenses are taken care of.

03

Liquidity in your hands

RHPMPL Alliance Portfolio chooses a mix of tax-free bonds and hybrid debt funds in the portfolio to reduce tax outgo, which means more money in hand for the investor.

04

Manage Market risks

RHPMPL Alliance Portfolio invests in multiple assets including gold which helps reduce portfolio fluctuations.

05

Regular Income

RHPMPL Alliance Portfolio is tailored to facilitate periodic payouts which are inflation adjusted as per one's needs.

06

Smart Withdrawal Strategy

During periods when the equity portfolio is not doing good, withdrawal would be solely from the debt portfolio & no realignment would be considered during that period.

RHPMPL ALLIANCE PORTFOLIO (AGGRESSIVE)

Inception Date	Dec-14
Asset classes	Equity, Debt, Hybrid & Gold
Risk Profile	Moderately High
Portfolio Turnover	Moderate
Benchmark	NSE Multi Asset Index- 2
5 Year CAGR	19.12%
5 Year CAGR of Benchmark	14.67%

- Designed for young professionals to build Corpus towards retirement with a superior risk-adjusted returns compared to other Products in the Market
- Capital appreciating- Majority allocation to Equity
- Risk Moderately High to generate capital appreciation
- Investment Horizon 3-5 years

RHPMPL ALLIANCE

PORTFOLIO (AGGRESSIVE)

Portfolio Holdings		Portfolio Sector Allocation		Time Period	RHPMPL Alliance (Aggressive)	NSE Multi Asset Index - 2
Portfolio Holdings (Top 10)	Weight (%)	Financial Services	19%	3 Months	-8.57%	-6.88%
Bharat Electronics Ltd	6.02%	Consumer Services	6%	6 Months	-9.90%	-3.79%
ICICI Prudential Savings Fund - Direct Plan - Growth	5.73%	Capital Goods	6%	1 Year	-3.85%	3.27%
JB Chemicals & Pharmaceuticals Ltd	5.21%	Healthcare	5%	2 Year	3.06%	5.38%
Larsen & Toubro Ltd	4.96%	Construction	5%	3 Year	13.84%	11.13%
ICICI Bank Ltd	4.08%	Consumer Durables	4%	5 Year	12.63%	9.82%
		Automobile and Auto...	3%	10 Year	11.15%	10.88%
		Oil, Gas & Consumable Fuels	3%	Since Inception of Scheme (Dec'14)	9.88%	9.87%
		Oil Gas & Consumable Fuels	3%			
		Chemicals	3%			
		Information Technology	2%			

*Sector Allocation is as per Direct Equity Investments

Asset Allocation	Allocation	Weight (%)
	Equity	59.09%
	Debt & Hybrid Funds	28.21%
	Gold	5.95%
	Cash Balance	6.75%

RHPMPL ALLIANCE PORTFOLIO (MODERATE)

Inception Date	Dec-14
Asset classes	Equity, Debt, Hybrid & Gold
Risk Profile	Moderately High
Portfolio Turnover	Moderate
Benchmark	NSE Multi Asset Index- 2
5 Year CAGR	14.83%
5 Year CAGR of Benchmark	14.67%

- Designed for mid-age professionals to grow existing savings and investments to a sizeable Corpus as per one's periodic payout requirements at retirement age
- Moderately capital appreciating portfolio- Almost equal distribution between Equity and Debt (Debt+Gold+Cash)
- Risk Moderately High to generate risk-adjusted capital appreciation
- Investment Horizon 3-5 years

RHPMPL ALLIANCE

PORTFOLIO (MODERATE)

Portfolio Holdings		Portfolio Sector Allocation		Time Period	RH Alliance Moderate	NSE Multi Asset Index - 2
Portfolio Holdings (Top 10)	Weight (%)	Financial Services	15%	3 Months	-6.84%	-6.88%
ICICI Prudential Income Plus Arbitrage Omni FoF - Direct Plan – Growth	7.64%	Consumer Services	5%	6 Months	-4.48%	-3.79%
ICICI Prudential Balanced Advantage Fund - Direct Plan - Growth	6.85%	Healthcare	5%	1 Year	1.64%	3.27%
JB Chemicals & Pharmaceuticals Ltd	4.79%	Capital Goods	4%	2 Year	4.82%	5.38%
Bharat Electronics Ltd	4.20%	Oil, Gas & Consumable Fuels	4%	3 Year	10.93%	11.13%
ICICI Prudential Long Term Bond Fund - Direct Plan - Growth	4.16%	Consumer Durables	4%	5 Year	10.54%	9.82%
		Chemicals	3%	Since Inception of Scheme (Oct'16)	9.74%	10.25%
		Automobile and Auto...	2%			
		Information Technology	2%			
		Oil Gas & Consumable Fuels	2%			
		Construction	1%			

*Sector Allocation is as per Direct Equity Investments

Asset Allocation	Allocation	Weight (%)
	Equity	43.04%
	Debt & Hybrid Funds	36.68%
	Gold	7.73%
	Cash Balance	12.55%

RHPMPL ALLIANCE












PORTFOLIO (CONSERVATIVE)

Inception Date	Dec-14
Asset classes	Equity, Debt, Hybrid & Gold
Risk Profile	Moderately High
Portfolio Turnover	Moderate
Benchmark	NSE Multi Asset Index- 2
5 Year CAGR	13.52%
5 Year CAGR of Benchmark	14.67%

- Designed for mid-age professionals to grow existing savings and investments to a sizeable corpus as per one's periodic payout requirements at retirement age.
- Moderately capital appreciating portfolio- Almost equal distribution between Equity and Debt (Debt+Gold+Cash).
- Risk Moderately High to generate risk-adjusted capital appreciation.
- Investment Horizon 3-5 years.

RHPMPL ALLIANCE

PORTFOLIO (CONSERVATIVE)

Portfolio Holdings		Portfolio Sector Allocation		Time Period	RHPMPL Alliance (Moderate)	NSE Multi Asset Index - 2
Portfolio Holdings (Top 10)	Weight (%)	Financial Services	 7%	3 Months	-4.18%	-6.88%
ICICI Prudential Banking And PSU Debt Fund – Growth	34.94%	Capital Goods	 2%	6 Months	-3.86%	-3.79%
ICICI Prudential Long Term Bond Fund - Direct Plan – Growth	6.96%	Consumer Services	 2%	1 Year	2.63%	3.27%
ICICI Prudential Balanced Advantage Fund - Growth	6.82%	Healthcare	 2%	2 Year	4.52%	5.38%
8.05% M&M Financial 24 Jul 32	3.92%	Construction	 2%	3 Year	10.07%	11.13%
Powergrid Infrastructure Investment Trust	3.23%	Consumer Durables	 1%	5 Year	9.70%	9.82%
		Automobile And Auto...	 1%	10 Year	10.40%	10.88%
		Oil, Gas & Consumable Fuels	 1%	Since Inception of Scheme (Oct'16)	9.82%	10.48%
		Chemicals	 1%			
		Oil Gas & Consumable Fuels	 1%			
		Information Technology	 1%			

*Sector Allocation is as per Direct Equity Investments

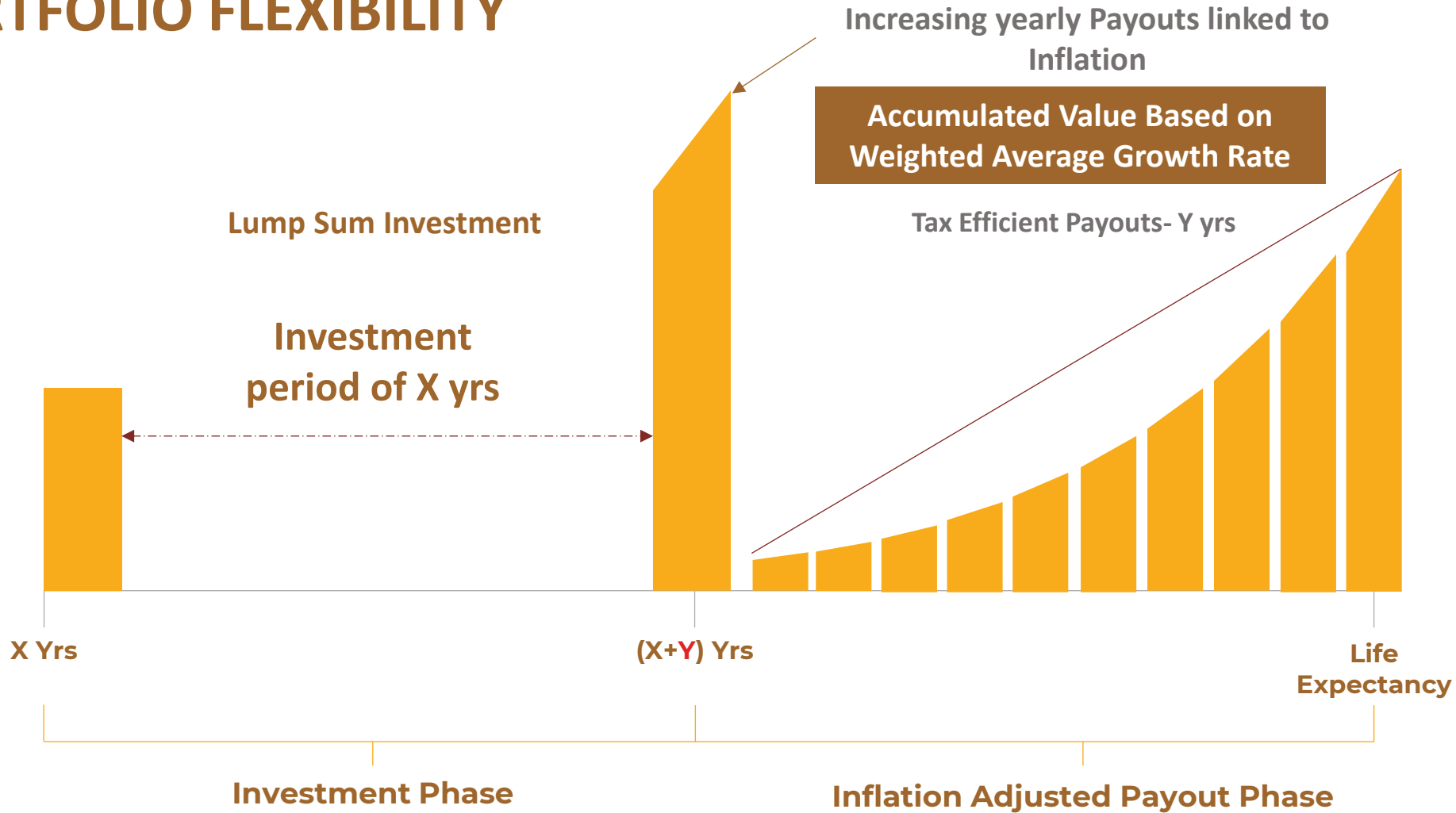
Asset Allocation	Allocation	Weight (%)
	Equity	23.17%
	Debt & Hybrid Funds	67.05%
	Gold	7.59%
	Cash Balance	2.19%

RHPMPL ALLIANCE PORTFOLIO (AGGREGATE)

RHPMPL ALLIANCE PORTFOLIO (AGGREGATE PORTFOLIOS)								
	1M	3M	6M	1Y	2Y	3Y	5Y	SI
RHPMPL Alliance Portfolio	-8.49%	-8.35%	-6.03%	-0.27%	3.16%	11.10%	11.85%	8.13%
NSE Multi Asset Index - 2	-6.20%	-6.88%	-3.79%	3.27%	5.38%	11.13%	9.82%	9.98%

RHPMPL ALLIANCE

PORTFOLIO FLEXIBILITY



Payouts might or might not sustain as it is based on corpus built monthly withdrawals and market conditions

RHPMPL ALLIANCE

PORTFOLIO CASE STUDY

RHPMPL Alliance Conservative Portfolio

Year	Opening Balance	Net Inflows/Outflows	Closing balance after payout (post tax)	Return	Benchmark
2016-17	0	5,30,10,000	5,46,53,170	14.91%	16.52%
2017-18	5,46,53,170	1,58,73,057	7,05,26,227	5.76%	6.97%
2018-19	7,05,26,227	-3,44,9002	7,39,75,228	5.42%	9.99%
2019-20	7,39,75,228	-3,00,000	7,13,21,798	-3.26%	-2.68%
2020-21	7,13,21,798	-3,25,000	8,52,44,892	20.07%	22.40%
2021-22	8,52,44,892	-2,75,000	9,46,82,837	11.43%	9.53%
2022-23	9,46,82,837	-3,00,000	9,86,89,979	4.56%	3.75%
2023-24	9,86,89,979	-11,00,000	11,69,58,250	19.85%	14.85%
2024-25	11,69,58,250	-24,00,000	12,33,71,114	7.69%	5.80%
2025-26	12,33,71,114	-26,00,000	12,65,80,719	4.81%	2.41%

Benchmark : VR MIP TRI

QUESTIONS TO ASK ONESELF FOR RETIREMENT PLANNING



01

Do I have a Family budget?

- ✓ Do you have health insurance? If not provide for health expense in budget
- ✓ Do you have any specific lumpsum need to meet- Child education, wedding, gifts?
- ✓ Do you have any loans? Do you want to pay it off?

02

Do I have adequate corpus to meet family budget?

- ✓ Do you generate monthly income- Consulting / Rental income / Pension / other receipts?
- ✓ How much of your family budget do you want to generate from RH Alliance?

03

Would you like to risk your capital for earning more income?

04

Do you have your inheritance planned or Do you need assistance in managing your inheritance?

05

Have you factored rising costs?

TIPS FOR RETIREMENT PLANNING



Emergency funds (3-6 months of living expenses in Bank FDs)



Health Insurance to take care of emergency spends



Take Life Insurance early for lower premium



Maximize Provident Fund with voluntary contribution



Pay higher ticket loans like House Loans



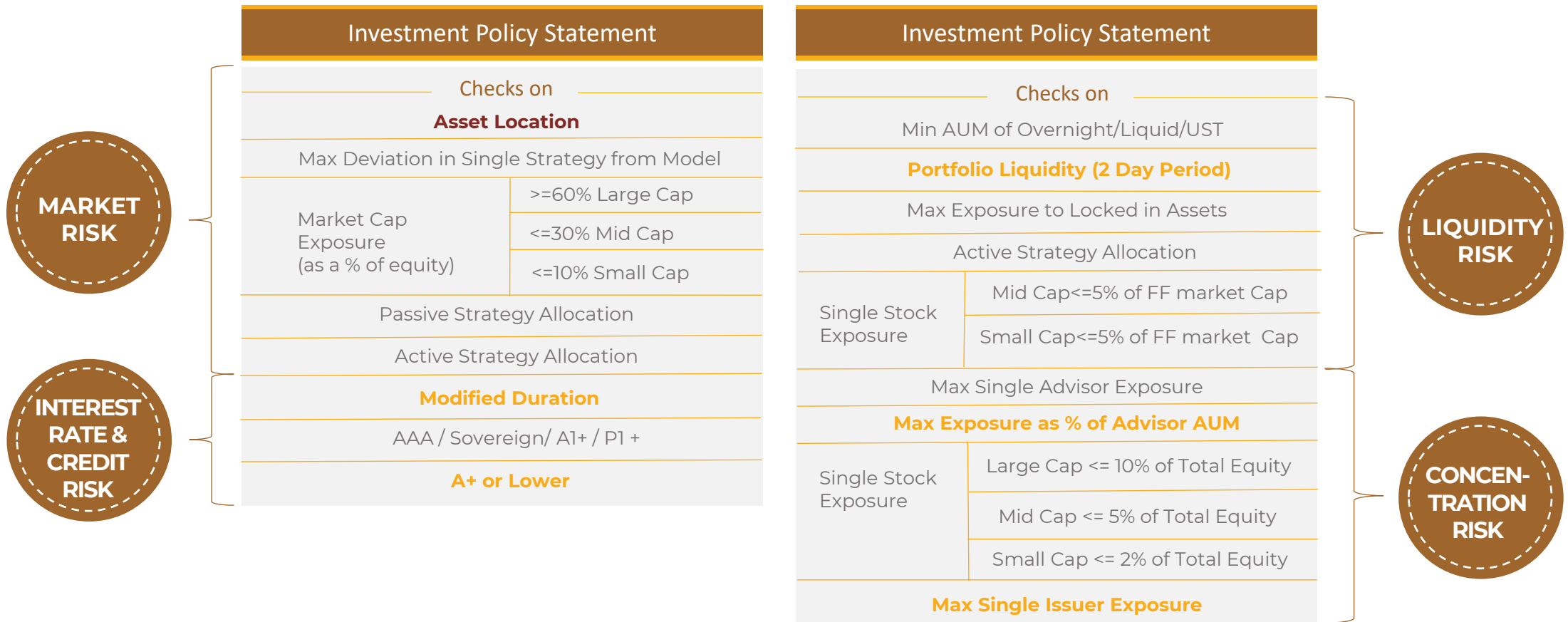
Think post tax income; plan your taxes



Rationalize to reduce your banks/investment accounts



RISK MANAGEMENT FRAMEWORK



WHY SHOULD YOU CONSIDER US?

- One of the first Discretionary multi-asset solutions in India.
- Risk profile-based asset allocation – Conservative, Moderate and Aggressive profile with diversified portfolio in Equity, Fixed Income and Gold.
- Rebalancing becomes a source of alpha generation. Responding to market cycles by taking overweight and underweight tactical calls.
- Offers convenience and reduces operational hassle. No need of multiple demat accounts, documentation and accounting.
- Tackles human emotions of greed and fear. Manages biases by being process driven and rule based.

01

Disciplined Investing

02

Flawless Execution

03

No Operational Hassle

04

Move towards Cost Efficiency

05

Transparent Reporting



WHY RHPMPL ALLIANCE PORTFOLIO



Expertise of industry
Portfolio Managers



Hassle-free investing- no
need to open demat
accounts



Efficient pricing

◆ **RETURN TIME COST** ◆

INVESTMENT JOURNEY



Select suitable portfolio–

- Conservative OR
- Moderate OR
- Aggressive

INVESTMENT APPROACH

Portfolio Manager	Anil Rego
Minimum Investment	INR 5 million
Recommended holding period	24+ months
Risk level	Medium-High
Set-up fees	NIL
Aggressive	1.75% P.A.
Moderate	1.5% P.A.
Conservative	1.25% P.A.
Exit Load	1% if redeemed before 1 Year ; NIL thereafter
Conservative	1.25% P.A.

} Fees



FUND MANAGER

- A seasoned Investor for over 3 decades, following a contrarian style
- Chartered Financial Analyst & MBA from ICFAI
- Corporate Experience in Business Planning, Corporate Finance, Mergers & Acquisition with Wipro Technologies.
- A Regular & Featured Speaker on Business Television Channels and a regular Contributor to Articles in Print and Online media.
- Guest Faculty at Leading Management Institutions.
- A Panelist at various International Conferences, Seminars, Symposiums and Global Events.
- Author having Penned his own Experiences which is a Bestseller "Honey, I Lost All Our Money!"
- Philanthropist making a difference to the Underprivileged
- Had a Dream of Retiring from corporate life at the Age of 30; on a mission to help others dream Big and achieve their goals



Mr. Anil Rego

CIO, Strategist, Speaker,
Personal Finance Expert,
Author & Philanthropist

RH PMS BOARD



Rachna Rego

- Promoter & Director

- 10 year in Right Horizons on Research, financial planning , Training , Compliance , Quality, Process and IT implementations , Heads Sales
- Visiting faculty in Business Schools in the areas of Information Technology and Human Behaviors
- 14 years experience in Wipro and Infosys on Delivery Management



Shankar Jaganathan

Director

- Author, Economic historian, Business Advisor & Guest Faculty
- Founder & CEO at Cimplifyfive Corporate
- 18 years in Wipro; Corporate Treasurer
- Author of books “Corporate Disclosures”; “The Wisdom of Ants”
- Head Academics and Technology Initiatives at Azim Premji Foundation

RH PMS BACK OFFICE & TRANSACTION COSTS


DP & Back office	
DEMAT A/C with Custodian details	HDFC BANK HDFC Bank Custodian
Fund Accounting	HDFC Bank Fund Accounting
NRI - Restriction	No
Audit firm details	Venkatesh Reddy and Team
Back Office Provider	RH Internal Software

Transaction Costs	
Transaction Charges (A)	0.02% on the settlement value subject to a minimum of Rs.50/- per transaction & a maximum of Rs.100/- per transaction
Custodian Fees (B)	0.035% P.A. on average AUM
Fund Accounting Fees (C)	0.035% P.A. on average AUM
Audit Statement Charges (INR) (D)	885
Total Account Charges (A+B+C+D)	0.09% to 0.12% on average AUM (for AUM of Rs 1 cr or more)

Portfolio Liquidation



Note: Typically, for partial redemption and pay-out it takes T+3 days to transfer the funds to personal account.



Thank you...



Contact us

Right Horizons Portfolio Management Pvt. Ltd.



+91 8050593006



rhpmcare@righthorizons.com



No 6, Arekere, II Main, Bannerghatta Road, Bangalore – 560076

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